



FALL INTO COMFORT

Saying goodbye to summer is always bittersweet. Long days and nights will soon shorten as the air gets crisp and leaves cover the ground. But there's also something so comforting and familiar about fall. As greens turn to oranges and reds, tourists will begin to disappear and Alaska starts to feel a little more like ours again, making it the perfect time to slow down and reflect.

This fall, don't feel guilty about taking some downtime. Sink into your couch a little deeper and take your well-deserved rest after a busy summer. Take time to catch up with loved ones, pour a hot cup of coffee, or grab a book and toast your toes by the fire. This will give you the reboot you need to take on new challenges or dust off old ones that have been weighing on your mind. While you're running through your mental checklist of must-do's, remember that we're here to lend a helping hand and to find solutions to help you achieve your goals and dream up new ones.

DREAM IT, LIVE IT!

The sun may be setting on summer, but don't let it set on your dreams! From fixing up your home to consolidating debt, a Home Equity loan offers an easy financial solution when it comes to bringing your dreams to life.

Call us today and let us help you build a better future with your existing foundation!



Update your account information from the mobile app!



MAKE A SMART MONEY MOVE

So, maybe you're not sold on the whole Marie Kondo minimalist approach, but there is value in simplifying your life. The simpler your life, the easier it is to manage. The same is true for your finances.

While there is no "one size fits all" approach to personal finance, there are some smart money moves you can make to simplify your financial life and get back to the things that really bring you joy!

EVALUATE

Making a smart money move first requires some level of evaluation. So, get out your pen and paper, maybe even an Excel spreadsheet, and take a detailed financial snapshot of your life. List out everything associated with your personal finances including accounts, loans, bills, and large expenses that you may be anticipating. By doing so, you'll have an eagle eye's view of your financial life and the foundation you need to make decisions and take charge!



THINKING ABOUT WHAT TO DO WITH YOUR PFD?

BE WISE! It's easy to dream about what an extra \$1600 could do. Make a smart money move this year and pay down debt or start a special purpose savings or retirement account. Your future self will thank you!



SIMPLIFY YOUR FINANCIAL LIFE.

CONSOLIDATE

Now it's time to MOVE! Having your accounts and loans spread out among different institutions can make it difficult to manage. Think about how easy it would be to pick up your phone and use your mobile app to handle it all in one place.

Do your research and choose an institution that is in line with your values; one that won't nickel and dime you with service fees, and that offers competitive loan rates so you can pay down your debt faster.

And remember, we're only a click or quick call away to answer questions or to help you plan!

AUTOMATE

Once you've picked a financial partner, it's time to automate your bills and savings.

By developing an automated payment and savings schedule, you create an out-of-sight, out-of-mind approach to keep you on track and from the temptation of deviating from your ultimate savings goals! Be sure to set up your direct deposit and to pay yourself first. Transferring emergency funds and retirement savings to an interest-bearing account will help you grow your savings even quicker!

DE-CLUTTER WITH BILL PAY.

All your bills.

All your payment history.

One login.

One easy place.



MARK YOUR CALENDARS FOR THURSDAY OCTOBER 17!

October 17 is International Credit Union Day! Once again, we're celebrating by participating in the 2019 Shop for Miracles Day and donating \$.30 per cardholder that makes a purchase that day using a Northern Skies FCU debit or credit card to our local Children's Miracle Network Hospital right here in Anchorage.

Thank you for being a member and showing your support. Don't forget to stop by for cookies and coffee on us!



CONGRATULATIONS

Employee of the Quarter
YOLANDA CHAMBERLAIN

Richard Buzby Scholarship

This year, we are proud to award the Richard Buzby Scholarship to:

KONA OGOY
SARA ROSS
KYLE JOHNSON

We wish you the best and a very successful 2019-2020 school year!

2020 Annual Election Nominations

Our 2020 election will be carried out by mail ballot (should there be additional qualified candidates) and will fill two 3-year term positions on the Board of Directors. If necessary, ballots will be mailed to members in January and the election results will be announced at the 2020 Annual Meeting scheduled for Wednesday, March 18, 2020.

The Nominating Committee has nominated the following candidates for the offices indicated: Two Board of Director Positions (3-year terms)

Chris Schlichten - Currently employed Thermo Fischer Scientific in research and development as a Hardware Architect. Mr. Schlichten has been a member of Northern Skies since 1989 and has participated in volunteer activities continuously as both a Supervisory Committee Member and as a Board Member since 2004.

Jack McGary - Presently retired, Mr. McGary served our community for many dedicated years in the field of fire prevention and in the capacity of State Fire Marshal. Mr. McGary has been a member of Northern Skies FCU since 1997 and has been a Northern Skies Board Member since 2005.

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on October 14, 2020, by calling the credit union at (907) 561-1407. The signatures and account numbers of at least 1% of members are required in order to qualify as a candidate by the petition method. Petitions must be returned to the credit union by 6 p.m. on November 14, 2020. If no additional candidates qualify by petition, the slate of candidates will remain as proposed by the Nominating Committee. If there is only one candidate for each position, the election will not be conducted by mail ballot and, as long as there is at least one candidate for each position, there will be no floor nominations.



THANK YOU!

Together with our staff, members, volunteer and the support of True North FCU, we were able to donate 160 book bags full of school supplies for children-in-transition and homeless students. Thank you to all who helped make an impact in our local community.

Locations:

1001 E. BENSON BOULEVARD
1000 O'MALLEY ROAD

Lobby Hours:

MONDAY-FRIDAY 10AM - 6PM
SATURDAY 10AM - 5PM

Drive-Through Hours:

MONDAY-FRIDAY 8AM - 6PM
SATURDAY 10AM - 5PM

Deposits After Hours

CAN BE MADE SIMPLY AND SECURELY WITH OUR eMobile APP

OR, PLACED IN ONE OF OUR SECURE NIGHT DEPOSIT BOXES OR ATMs

eNavigator Online Banking

www.northernskiesfcu.org

The Navigator Phone System

(888) 606-5227

Phone:

(907) 561-1407
(800) 747-1407

Fax:

(907) 561-4005

Mail Correspondence To:

1001 E. BENSON BOULEVARD
ANCHORAGE, ALASKA 99508

eMail:

info@northernskiesfcu.org

Board of Directors

MARVA LUHRS
CHAIRMAN

RICHARD BUZZY
VICE-CHAIRMAN

MARY ELLEN GAMEL
SECRETARY

JACK MCGARY
TREASURER

REBECCA HANSON
CHRISTOPHER SCHLICHTEN
MERRI SHUNK
DIRECTORS



Supervisory Committee

MICHELLE DELLA CROCE
COMMITTEE CHAIR

Supervisory Committee
Mailing Address:

3705 Arctic Boulevard, PMB MM
Anchorage, Alaska 99503

eMail Address:

Sup.com@northernskiesfcu.org

Equal Housing
LENDER

The Supervisory Committee is conducting their biennial verification of accounts in conjunction with the September 30, 2017 account statement mailing. Please look at your September 30th statement for more details.

Holiday Closures

Columbus Day
Monday, October 14

Veterans Day
Monday, November 11

Thanksgiving Day
Thursday, November 28

Christmas Eve (at 1pm)
Tuesday, December 25

Christmas Day
Wednesday, December 25

New Year's Eve (at 1pm)
Tuesday, January 1

New Year's Day
Wednesday, January 1